

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

RICHARD M. GORDON
ANITA M. GORDON
Debtor(s)

Case No. 18-23258CMB

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/15/2018.
- 2) The plan was confirmed on 09/28/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/05/2019, 07/16/2021, 10/27/2022.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/14/2022.
- 5) The case was completed on 08/25/2023.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$20,900.00.
- 10) Amount of unsecured claims discharged without full payment: \$52,051.22.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$302,381.26
Less amount refunded to debtor	\$649.28

NET RECEIPTS: \$301,731.98

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$6,175.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$14,499.19
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$20,674.19

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CAPITAL ONE AUTO FINANCE - DIV C	Unsecured	0.00	14,238.67	14,238.67	6,299.90	0.00
CAPITAL ONE AUTO FINANCE - DIV C	Secured	29,864.00	0.00	4,492.55	4,492.55	791.49
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,982.00	2,009.03	2,009.03	888.90	0.00
CAPITAL ONE BANK (USA) NA BY AM	Unsecured	1,095.00	1,103.30	1,103.30	488.16	0.00
CAPITAL ONE NA**	Unsecured	2,264.00	2,264.75	2,264.75	1,002.04	0.00
CAPITAL ONE NA**	Unsecured	NA	2,107.30	0.00	0.00	0.00
CBNA	Unsecured	1,977.00	NA	NA	0.00	0.00
CELTIC BANK	Unsecured	140.00	NA	NA	0.00	0.00
CLEARVIEW FCU**	Priority	NA	NA	NA	12,488.00	0.00
CONTINENTAL FINANCE	Unsecured	580.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP*	Priority	NA	20,254.09	19,934.49	19,934.49	0.00
CREDIT FIRST NA*	Unsecured	1,214.00	1,249.04	1,249.04	552.64	0.00
CREDIT FIRST NA*	Unsecured	1,065.00	1,065.43	1,065.43	471.40	0.00
DEPARTMENT STORES NATIONAL B/	Unsecured	1,250.00	1,237.53	1,237.53	547.55	0.00
FIRST SAVINGS BANK++	Unsecured	616.00	NA	NA	0.00	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	235,000.00	237,952.74	0.00	118,069.59	0.00
FREEDOM MORTGAGE CORPORATIO	Secured	0.00	1,726.08	1,726.08	1,726.08	0.00
INTERNAL REVENUE SERVICE*	Priority	38,500.00	35,403.14	35,403.14	35,403.14	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	3,137.17	3,137.17	1,388.04	0.00
LVNV FUNDING LLC	Unsecured	3,328.00	3,285.55	3,285.55	1,453.69	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	6,733.00	6,570.48	6,570.48	2,907.11	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	1,366.00	1,366.58	1,366.58	604.64	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	579.00	579.87	579.87	256.56	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	188.00	188.73	188.73	83.50	0.00
M & T BANK	Secured	10,151.00	10,151.03	5,610.90	5,610.90	1,003.28
M & T BANK	Unsecured	0.00	84.39	0.00	0.00	0.00
NISSAN MOTOR ACCEPTANCE CORP	Priority	21,420.00	21,420.00	22,015.00	22,015.00	0.00
NISSAN-INFINITI LT++	Unsecured	2,999.00	NA	NA	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	1,035.25	1,035.25	458.05	0.00
PNC BANK NA	Unsecured	NA	0.00	0.00	0.00	0.00
PNC BANK NA	Unsecured	5,815.00	5,872.09	5,872.09	2,598.11	0.00

<u>Scheduled Creditors:</u>						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,190.00	1,183.43	1,183.43	523.61	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,423.00	1,423.12	1,423.12	629.66	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	839.00	839.00	839.00	371.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,034.00	1,085.37	1,085.37	480.22	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	4,798.00	4,825.47	4,825.47	2,135.03	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,074.00	1,074.98	1,074.98	475.62	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,377.00	1,377.65	1,377.65	609.54	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	1,263.00	1,263.43	1,263.43	559.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	211.00	211.79	211.79	93.71	0.00
PRA RECEIVABLES MANAGEMENT L	Unsecured	12,564.00	12,858.82	12,858.82	5,689.38	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	748.00	748.76	748.76	331.29	0.00
PREMIER BANKCARD LLC; JEFFERS	Unsecured	708.00	708.82	708.82	313.62	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	3,082.00	3,082.74	3,082.74	1,363.96	0.00
QUANTUM3 GROUP LLC - AGENT CC	Unsecured	57.00	57.85	57.85	25.60	0.00
QUANTUM3 GROUP LLC - AGENT GP	Unsecured	266.00	319.14	319.14	141.20	0.00
QUANTUM3 GROUP LLC - AGENT GP	Unsecured	190.00	210.29	210.29	93.04	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	125.00	125.21	125.21	55.40	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	554.00	554.97	554.97	245.55	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	277.00	277.78	277.78	122.90	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	339.00	339.17	339.17	150.07	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	3,424.00	3,424.68	3,424.68	1,515.25	0.00
QUANTUM3 GROUP LLC AGNT - COM	Unsecured	303.00	303.90	303.90	134.46	0.00
THD/CBSD	Unsecured	210.00	NA	NA	0.00	0.00
THD/CBSD	Unsecured	89.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	23,079.00	26,456.71	0.00	23,463.65	0.00

<u>Summary of Disbursements to Creditors:</u>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$118,069.59	\$0.00
Mortgage Arrearage	\$1,726.08	\$1,726.08	\$0.00
Debt Secured by Vehicle	\$10,103.45	\$10,103.45	\$1,794.77
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$11,829.53	\$129,899.12	\$1,794.77
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$77,352.63	\$89,840.63	\$0.00
TOTAL PRIORITY:	\$77,352.63	\$89,840.63	\$0.00
GENERAL UNSECURED PAYMENTS:	\$81,499.84	\$59,523.27	\$0.00

Disbursements:

Expenses of Administration	<u>\$20,674.19</u>
Disbursements to Creditors	<u>\$281,057.79</u>

TOTAL DISBURSEMENTS : **\$301,731.98**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/21/2023

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.